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**From:** Shakti Tailor [shakti.tailor@celsius.network]  
**on behalf of** Shakti Tailor <shakti.tailor@celsius.network> [shakti.tailor@celsius.network]  
**Sent:** 4/22/2022 12:53:14 PM  
**To:** Peter Graham [peter.graham@celsius.network]  
**CC:** Antony Lingard [antony.lingard@celsius.network]; Anvar Nurullayev [anvar.nurullayev@celsius.network]; Aslihan Denizkurdu [aslihan.denizkurdu@celsius.network]; Bethany Davis [bethany.davis@celsius.network]; Caleah Gregoire [caleah.gregoire@celsius.network]; Gal Arad cohen [gal.cohen@celsius.network]; Jerry Ho [jerry.ho@celsius.network]; Oren Blonstein [oren.blonstein@celsius.network]; Regulation@celsius.network; Risk Management [riskmngmt@celsius.network]; Rodney Sunada-Wong [rodney.sunada-wong@celsius.network]; Ron Deutsch [ron.deutsch@celsius.network]; Roni Pavon [roni@celsius.network]; Shawn Dej [shawn.dej@celsius.network]; Tom McCarthy [tom.mccarthy@celsius.network]; Tushar Nadkarni [tushar@celsius.network]; Yarden Noy [yarden.noy@celsius.network]; Zach Wildes [zachary.wildes@celsius.network]  
**Subject:** Re: April 15 Youtube AMA -- Needed edits

Hey Team,

The edit at *"0:22 ...that at least half of all users earn in CEL."* has now been removed.

Thanks,  
Shakti

On Wed, Apr 20, 2022 at 7:06 PM Shakti Tailor <shakti.tailor@celsius.network> wrote:  
Hey Peter,

Of course, I'll get that edited as soon as the current edits have finished processing on YouTube.

Thanks,  
Shakti

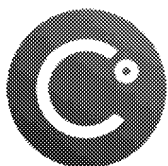
On Wed, 20 Apr 2022 at 19:00, Peter Graham <peter.graham@celsius.network> wrote:  
Thank you for this comprehensive answer Caleah.

Shakti -- can you please remove this statement.

PG

On Wed, Apr 20, 2022 at 12:55 PM Caleah Gregoire <caleah.gregoire@celsius.network> wrote:  
Also please note it is possible that if you include users with ZERO balance/earnings but saved the settings to 'Earn in CEL' it is likely more than 50%

Thanks,



**Caleah Gregoire**

*Earn & Rewards Product Manager*

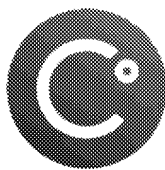
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On Wed, Apr 20, 2022 at 6:44 PM Caleah Gregoire <caleah.gregoire@celsius.network> wrote:  
Hi all,

Sorry for the delay. Regarding the rewards comment- I will revert to **Legal to advise** but technically what Alex said isn't completely incorrect, but literally in best case scenario we are not at 50% so we can remove to be conservative, *"...that at least half of all users earn in CEL. Is this true? If not, it should be removed."*

- if we include users with balance less than \$1 and are earning dusts in CEL, it's ~**43.79%**
- if we look at users with at least earn \$1 in CEL it ~**19.54%**

Thanks,



**Caleah Gregoire**

*Earn & Rewards Product Manager*

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On Wed, Apr 20, 2022 at 12:28 PM Shakti Tailor <shakti.tailor@celsius.network> wrote:  
Hey Gal,

Thanks for the clarification, the additional edit has been made and the video is currently processing on YouTube.

Cheers,  
Shakti

On Sun, Apr 17, 2022 at 3:19 PM <gal.cohen@celsius.network> wrote:  
Hi All,

1:10:20- Please remove this statement referring to referral codes- "All you need as you're starting with the \$400 deposit, withdraw at any time, right there's zero risk there."

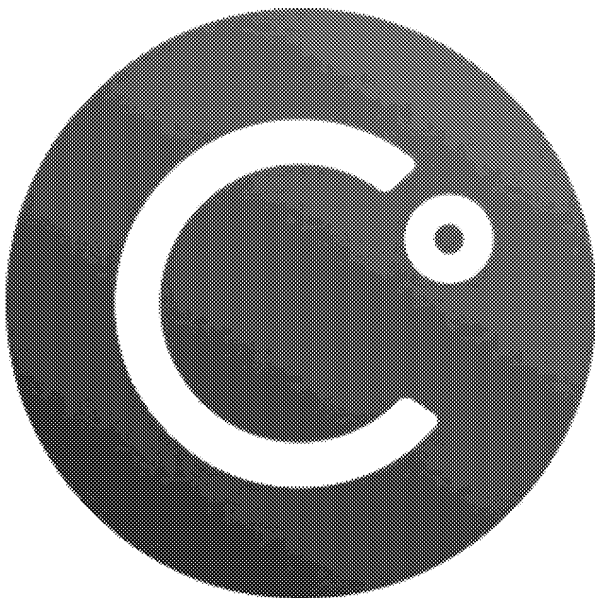
As to Risk's removal suggestions- all are already implemented save for the following:

**0:32 - 0:54 -- COMMENT FROM REGULATORY** -- This entire section on the Mashinsky Method is blatant financial advice. Please review closely and consider whether we need to delete the whole thing and have a word with comms about this type of content.

I'm not concerned about this section and don't think it should be removed. Most of it is "Macro", plus we have our "not a financial advice" disclaimer on screen almost the entire section.

Thanks,

Gal



**Gal Arad Cohen**

*Regulatory Lead*

—  
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**From:** Shakti Tailor <shakti.tailor@celsius.network>

**Sent:** Friday, 15 April 2022 23:34

**To:** Peter Graham <peter.graham@celsius.network>

**Cc:** Caleah Gregoire <caleah.gregoire@celsius.network>; Oren Blonstein <oren.blonstein@celsius.network>; Zach Wildes <zachary.wildes@celsius.network>; Tom McCarthy <tom.mccarthy@celsius.network>; Regulation@celsius.network; Antony Lingard <antony.lingard@celsius.network>; Roni Pavon <roni@celsius.network>; Ron Deutsch <ron.deutsch@celsius.network>; Bethany Davis <bethany.davis@celsius.network>; Tushar Nadkarni <tushar@celsius.network>; Yarden Noy <yarden.noy@celsius.network>; Jennifer Kattula <jennifer.kattula@celsius.network>; Risk Management <riskmngmt@celsius.network>; Aslihan Denizkurdu <aslihan.denizkurdu@celsius.network>; Jerry Ho <jerry.ho@celsius.network>; Anvar Nurullayev <anvar.nurullayev@celsius.network>; Rodney Sunada-Wong <rodney.sunada-wong@celsius.network>; Shawn Dej <shawn.dej@celsius.network>

**Subject:** Re: April 15 Youtube AMA -- Needed edits

Hey Team,

All of these edits have now been made and the video is currently processing on Youtube.

I will wait for regulatory's decision on whether we need to delete the whole Mashinsky Method segment.

Have a great weekend.

Thanks,

Shakti

On Fri, Apr 15, 2022 at 8:29 PM Peter Graham <peter.graham@celsius.network> wrote:

Hi All,

Please see below for requests for comment from **Regulatory, Rewards ( @Caleah Gregoire )** and **Innovation ( @Oren Blonstein )** and removals.

In addition, I will be setting up a meeting with Regulatory for this upcoming week to discuss how the company can be more ahead of AMA communication issues and will circulate a draft of commonly repeated problem statements. If anyone on this email would like to join that call please let me know.

**0:06 - REMOVAL -** Please remove this statement.

compliant or regulatory capable and here's a clarity from different regulators both from states and federal regulators is telling you the user that again, there's no issues. There's not no legal issues at least with the services that Celsius provider or so. We're continuing to do what we've been doing for five years and all that is positive so let's go. Let's go through the numbers per second and then we'll look at you. Yeah okay so I'll put the weekly numbers so we had 21,286 registrations 4,300

**Statistics**

Registrations: 1,296

first time customers: 4,312

Inflows: \$471.64M

Outflows: -\$354.73M

Net transfers: \$116.91M

Net BTC (In Coin) : 2,100.21

Net ETH (In Coin) : 14,446.3

Net STABLES (In Coin) : -34.64M

Net SOL (In Coin) : 107.32K

Celsius AMA April 15 2022

**0:22 - COMMENT FROM REWARDS -** Alex says that at least half of all users earn in CEL. Is this true? If not, it should be removed.





**0:28 - REMOVAL** - Alex says that the less CEL that is in circulation the more CEL is worth. This statement is untrue, please remove.



Celsius AMA April 15 2022

1,052 watching now • Scheduled for Apr 15, 2022

190 DISLIKE SHARE SAVE ...

**0:32 - 0:54 -- COMMENT FROM REGULATORY --** This entire section on the Mashinsky Method is blatant financial advice. Please review closely and consider whether we need to delete the whole thing and have a word with comms about this type of content.



overflowing the facility or the venue and they told us that our 1,056 people registered or attended was the record the largest gathering. Obviously besides the conference in Miami that week so Celsius definitely rolled ruled Miami. We have a lot of new users so I wanted to bring back the Masinski method. The seven steps for financial success so let me yeah you want to return. Yeah yeah so here the seven steps for financial success. The Masinski method also a book coming out too right so

## METHOD

- N°1 **MAKE A FINANCIAL PLAN, KNOW YOUR DESTINATION**
- N°2 **FINANCIAL FREEDOM = SAVE, MAKE YOUR MONEY WORK FOR YOU**
- N°3 **REDUCE HIGH% DEBT. THEN DON'T INCREASE IT**
- N°4 **GROW YOUR SAVINGS**
- N°5 **HOW MUCH MONTHLY FOR YOUR RETIREMENT**
- N°6 **NEVER STOP LEARNING - YIELD**
- N°7 **MANAGE RISK**



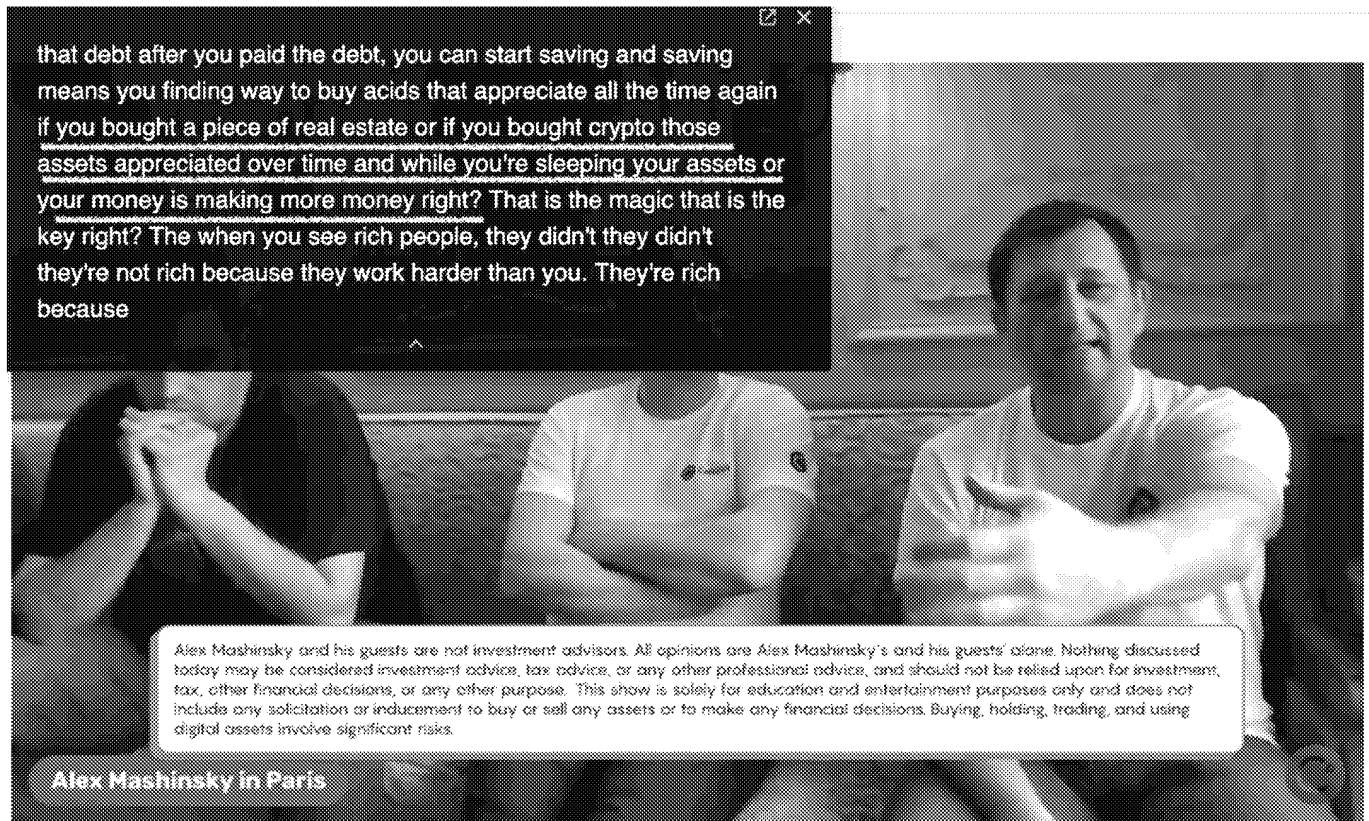
Celsius AMA April 15 2022

1,012 watching now • Scheduled for Apr 15, 2022

👍 221    🗨 DISLIKE    ➦ SHARE    ≡+ SAVE    ...

**EVEN IF** we do not remove the whole bit, please see the below for comments and removals:

**0:42 - REMOVAL** - Alex says that real estate and crypto are appreciating assets. Since both can depreciate, this statement is false. Please remove.



### Celsius AMA April 15 2022

2,899 views • Streamed live 101 minutes ago

342 DISLIKE SHARE CLIP SAVE ...

**0:42 - REMOVAL** - Alex says that you can save by investing in BTC and ETH, these assets may depreciate, please remove.



YouTube Search

would give you a bonus at the end of the year and you forgot about the taxes and this and that and at the end you still cannot pay off your credit card so save right increase your saving again. You can save it for example in stable coins on Celsius or in 7%. You can save by buying Bitcoin or Ethereum for example and earn yield compounding yield on top of it right even if you don't do anything those assets are working for you next point okay number three is reduce high interest debt and then don't increase it so there's not

**METHOD**

**DESTINATION**

**FINANCIAL FREEDOM = SAVE, MAKE YOUR MONEY WORK FOR YOU**

**N°3 REDUCE HIGH% DEBT. THEN DON'T INCREASE IT**

**N°4 GROW YOUR SAVINGS**

**N°5 HOW MUCH MONTHLY FOR YOUR RETIREMENT**

**N°6 NEVER STOP LEARNING - YIELD**

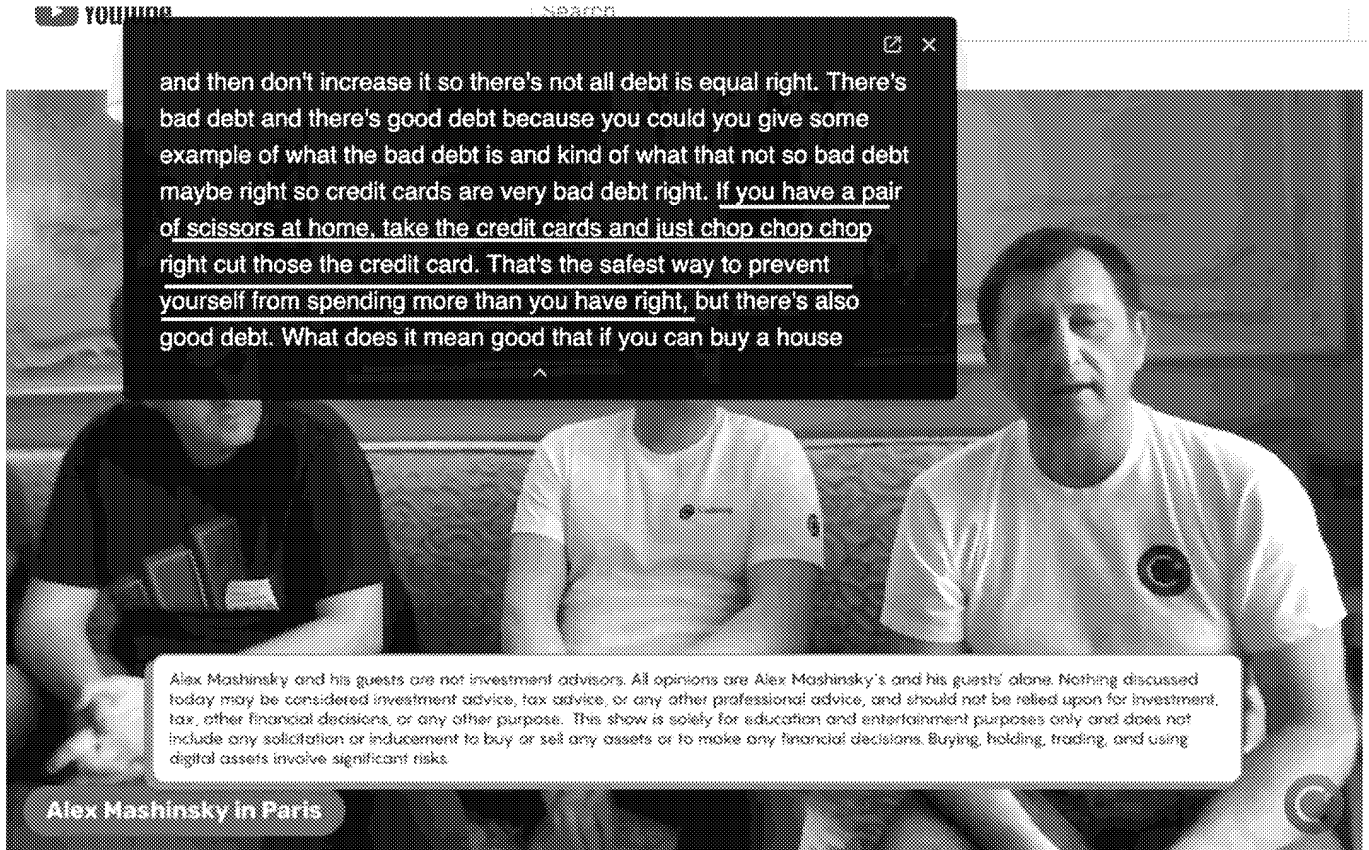
**N°7 MANAGE RISK**

Celsius AMA April 15 2022

2,899 views · Streamed live 101 minutes ago

342 DISLIKE SHARE CLIP SAVE ...

**0:43 - COMMENT FROM INNOVATION** - Alex says that people credit cards are bad and the first thing anyone should do is chop up their credit cards. Are will still planning on rolling out a credit card? If yes we should remove this.



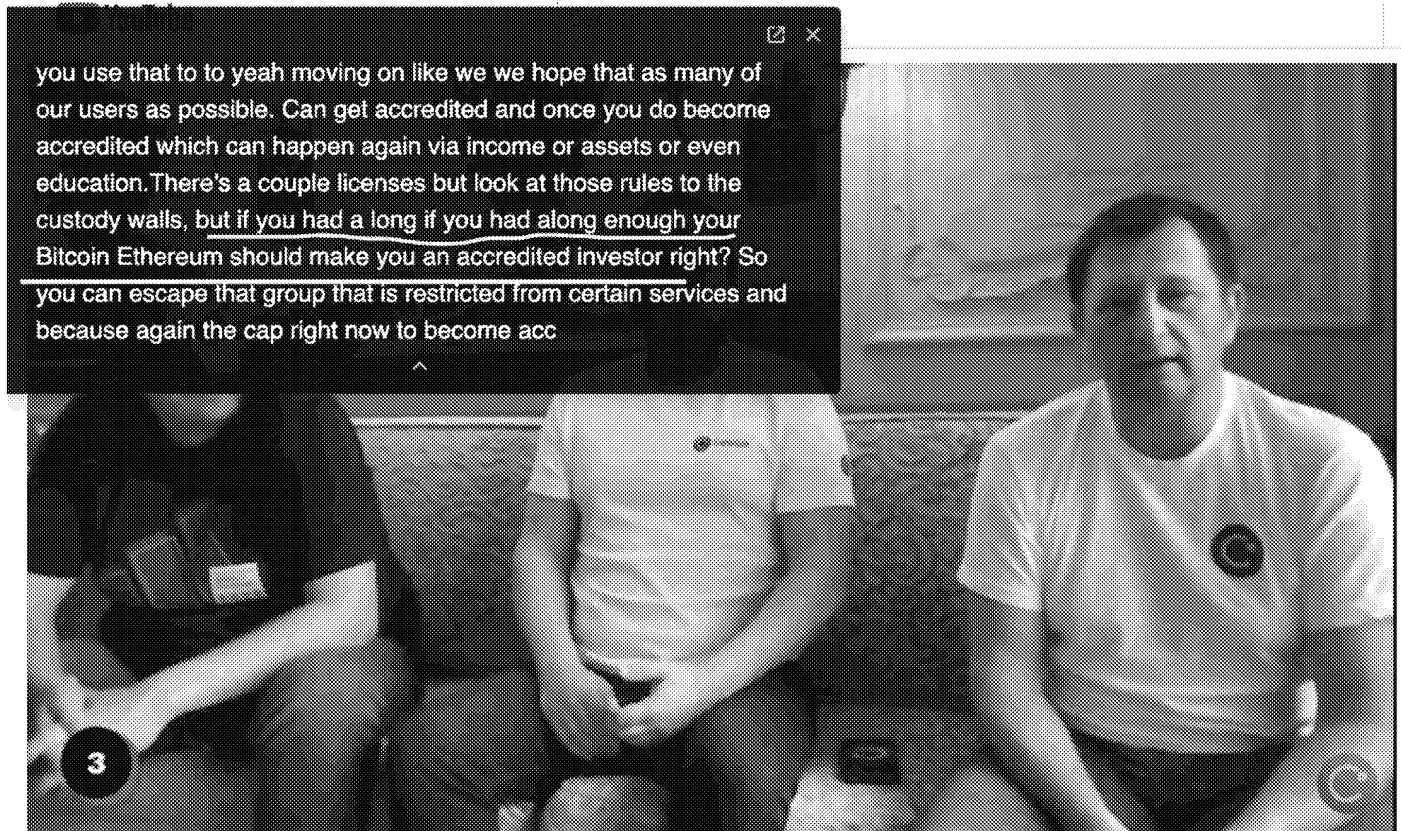
### Celsius AMA April 15 2022

3,001 views • Streamed live 2 hours ago

362 DISLIKE SHARE CLIP SAVE ...

**1:05 - REMOVAL** - Alex says that if you HODL long enough BTC or ETH will make you an accredited investor. Because these assets can depreciate this may not be true, please remove.





### Celsius AMA April 15 2022

886 watching now • Scheduled for Apr 15, 2022

272 DISLIKE SHARE SAVE ...

**1:14 - REMOVAL** - Alex says that we give most of our revenue back to the community; this may not always be true, please remove.



Celsius. Yeah yes they're all around us. You're just gonna you know take the effort right man and and make that part of your routine right to basically get others to create this opportunity for themselves. That's why also that's what we don't spend money on stadiums and on you know. Whatever whatever all the other guys are doing right fancy yachts and all kind of other stuff. So we we we take all the earnings we have and we give them most of it back to to the community incentivizing. All the you guys to the best people that convince others



### Celsius AMA April 15 2022

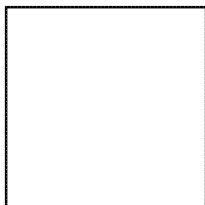
886 watching now • Scheduled for Apr 15, 2022

279 DISLIKE SHARE SAVE ...

Thank you all, have a good weekend.

PG

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**Peter Graham**

Credit Officer | Celsius

phone: +1 (917) 447-9864

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